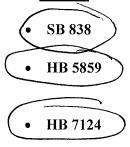


## INSURANCE & REAL ESTATE COMMITTEE

February 21, 2019

The Connecticut Conference of Municipalities (CCM) is Connecticut's statewide association of towns and cities and the voice of local government - your partners in governing Connecticut. Our members represent 99% of Connecticut's population. We appreciate the opportunity to testify on bills of interest to towns and cities.

CCM opposes the following bills:



An Act Concerning Required Health Insurance Coverage and Cost-Sharing for Mammograms and Breast Ultrasounds

An Act Prohibiting Certain Health Carriers From Requiring The Use Of Step Therapy For Covered Prescription Drugs That Are Prescribed To Treat Cancer

An Act Concerning Required Health Insurance Coverage For Mammograms and Breast Ultrasounds

Among other things, these proposals would create new mandated expansions of health insurance coverage in order to provide coverage for various treatments, procedures, supplies and/or equipment.

CCM is sympathetic to the intent of these proposals. However, state-mandated expansions of health insurance coverage would increase insurance costs for towns and cities.

These increased costs would result in higher premiums for municipal employers and most likely property tax increases.

The non-partisan Office of Fiscal Analysis (OFA) has identified similar mandated coverage proposals to be "STATE MANDATES" on municipalities. OFA has concluded that such "...coverage requirements may result in increased premium costs when municipalities enter into new health insurance contracts after January 1...".

<sup>&</sup>lt;sup>1</sup> OFA Fiscal Notes SB 376, SB 212, SB 208, 2018.



CCM urges the Committee to (1) obtain detailed fiscal analyses on the impact these proposals would have on our towns and cities – particularly on local programs and services and (2) <u>hold</u> these proposals until further analyses are conducted.



If you have any questions, please contact Daniel C. Giungi, Senior Legislative Associate for CCM, at <a href="mailto:dgiungi@ccm-ct.org">dgiungi@ccm-ct.org</a> or (203) 498-3023.